

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

TED W LACHUS
LESLIE A LACHUS
Debtor(s)

Case No. 08-07434

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/28/2008.
- 2) The plan was confirmed on 08/29/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/28/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$73,078.00.
- 10) Amount of unsecured claims discharged without payment: \$102,262.03.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$167,648.54
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$167,648.54

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,800.00
Court Costs \$0.00
Trustee Expenses & Compensation \$8,392.78
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,192.78

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ANN TAYLOR	Unsecured	1,150.28	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	2,333.95	2,640.75	2,640.75	1,390.72	0.00
BECKET & LEE LLP	Unsecured	11,443.04	11,503.42	11,503.42	6,058.16	0.00
BECKET & LEE LLP	Unsecured	13,375.04	13,795.71	13,795.71	7,265.37	0.00
BECKET & LEE LLP	Unsecured	4,037.33	4,180.29	4,180.29	2,201.51	0.00
BLOOMINGDALES	Unsecured	927.00	927.00	927.00	488.20	0.00
CAPITAL ONE BANK	Unsecured	6,002.51	7,276.32	7,276.32	3,832.00	0.00
CHASE AUTOMOTIVE FINANCE COR	Secured	NA	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	626.51	637.03	637.03	335.49	0.00
CHASE HOME EQUITY	Secured	NA	NA	NA	0.00	0.00
CHASE HOME EQUITY	Secured	NA	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	2,441.18	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	4,709.82	5,727.55	5,727.55	3,016.36	0.00
DISCOVER BANK	Unsecured	11,225.86	11,950.18	11,950.18	6,293.44	0.00
EAST BAY FUNDING	Unsecured	6,706.56	7,342.18	7,342.18	3,866.69	0.00
EAST BAY FUNDING	Unsecured	298.00	409.89	409.89	215.86	0.00
EAST BAY FUNDING	Unsecured	390.00	534.35	534.35	281.41	0.00
EAST BAY FUNDING	Unsecured	5,903.45	6,087.60	6,087.60	3,205.97	0.00
EAST BAY FUNDING	Unsecured	13,507.71	13,790.88	13,790.88	7,262.83	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,334.61	1,641.47	1,641.47	864.46	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,840.42	2,063.19	2,063.19	1,086.56	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,913.79	2,071.40	2,071.40	1,090.88	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,976.83	2,976.83	2,976.83	1,567.72	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,446.03	8,955.10	8,955.10	4,716.11	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	621.39	748.42	748.42	394.15	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECAST SETTLEMENT CORPORATION	Unsecured	821.64	888.02	888.02	467.67	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	28,217.09	24,005.69	24,005.69	12,642.36	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,308.72	1,336.79	1,336.79	704.01	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,177.39	2,261.39	2,261.39	1,190.94	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	7,107.52	7,107.52	3,743.10	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	7,306.20	7,073.20	7,073.20	3,725.03	0.00
J CREW	Unsecured	628.86	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	544.99	544.99	544.99	287.01	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	1,370.38	1,370.38	1,370.38	721.70	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	480.31	519.24	519.24	273.45	0.00
NATIONAL CITY BANK	Unsecured	4,588.03	4,627.03	4,627.03	2,436.78	0.00
NORDSTROM FSB	Unsecured	2,949.46	2,949.46	2,949.46	1,553.30	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,819.40	3,819.40	3,819.40	2,011.45	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	475.05	647.95	647.95	341.24	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,284.19	1,300.37	1,300.37	684.83	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	14,033.10	16,365.00	16,365.00	8,618.46	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,550.13	2,976.01	2,976.01	1,567.29	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	24,577.76	25,222.42	25,222.42	13,283.14	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,068.16	1,236.51	1,236.51	651.20	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,365.12	2,571.98	2,571.98	1,354.51	0.00
PYOD	Unsecured	6,222.51	6,468.12	6,468.12	3,406.37	0.00
US BANK	Secured	NA	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	74,258.55	77,765.17	77,765.17	40,954.25	0.00
VICTORIAS SECRET	Unsecured	1,301.00	NA	NA	0.00	0.00
WELLS FARGO EDUCATION FINANCIAL	Unsecured	20,345.12	20,010.45	20,010.45	403.78	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$316,326.65	\$156,455.76	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,192.78</u>
Disbursements to Creditors	<u>\$156,455.76</u>

TOTAL DISBURSEMENTS : **\$167,648.54**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/20/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.